

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: BOYER, JO ANN
BOYER, BRUCE

§ Case No. 08-27250

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JOSEPH R. VOILAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$12,465.00
(without deducting any secured claims)

Assets Exempt: \$37,465.00

Total Distribution to Claimants: \$53,466.32

Claims Discharged

Without Payment: \$87,686.35

Total Expenses of Administration: \$11,735.20

3) Total gross receipts of \$ 90,201.52 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 25,000.00 (see **Exhibit 2**), yielded net receipts of \$65,201.52 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$95,698.72	\$51,989.69	\$51,989.69
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	17,245.26	11,735.20	11,735.20
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	89,162.98	89,162.98	1,476.63
TOTAL DISBURSEMENTS	\$0.00	\$202,106.96	\$152,887.87	\$65,201.52

4) This case was originally filed under Chapter 7 on October 10, 2008.
The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/12/2010 By: /s/JOSEPH R. VOILAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
real estate - 508 Grace St., Elgin, IL	1110-000	90,200.00
Interest Income	1270-000	1.52
TOTAL GROSS RECEIPTS		\$90,201.52

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Ticor Title Insurance	homestead exemption	8100-002	25,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$25,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	RBS Citizens NA	4110-000	N/A	43,709.03	0.00	0.00
	Ticor Title Insurance	4110-000	N/A	51,989.69	51,989.69	51,989.69
TOTAL SECURED CLAIMS			\$0.00	\$95,698.72	\$51,989.69	\$51,989.69

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JOSEPH R. VOILAND	2100-000	N/A	6,510.06	1,000.00	1,000.00
JOSEPH R. VOILAND	2200-000	N/A	146.88	146.88	146.88
Ticor Title Insurance	3510-000	N/A	5,412.00	5,412.00	5,412.00

Ticor Title Insurance	2820-000	N/A	3,610.53	3,610.53	3,610.53
Ticor Title Insurance	2500-000	N/A	1,565.79	1,565.79	1,565.79
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	17,245.26	11,735.20	11,735.20

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Chase Bank USA, N.A.	7100-000	N/A	35,577.15	35,577.15	589.20
3	PYOD LLC its successors and assigns as assignee of	7100-000	N/A	18,817.78	18,817.78	311.64
4	PYOD LLC its successors and assigns as assignee of	7100-000	N/A	19,677.75	19,677.75	325.88
5	Chase Bank USA, N.A.	7100-000	N/A	1,432.84	1,432.84	23.73
6	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	N/A	13,657.46	13,657.46	226.18
TOTAL GENERAL UNSECURED CLAIMS			0.00	89,162.98	89,162.98	1,476.63

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-27250

Trustee: (330380) JOSEPH R. VOILAND

Case Name: BOYER, JO ANN
BOYER, BRUCE

Filed (f) or Converted (c): 10/10/08 (f)

§341(a) Meeting Date: 11/03/08

Period Ending: 12/12/10

Claims Bar Date: 11/24/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	real estate - 508 Grace St., Elgin, IL	161,500.00	92,832.05	90,200.00	FA
2	checking acct. - National City	200.00	0.00	0.00	FA
3	savings acct. - Union Trust	2,000.00	0.00	0.00	FA
4	checking acct. - National City	50.00	0.00	0.00	FA
5	savings acct. - National City	0.00	0.00	0.00	FA
6	household goods	1,100.00	0.00	0.00	FA
7	wearing apparel	100.00	0.00	0.00	FA
8	jewelry	400.00	0.00	0.00	FA
9	life insurance - Assurity Life	3,000.00	0.00	0.00	FA
10	annuity - Carpenter's Union	0.00	0.00	0.00	FA
11	pension plan	0.00	0.00	0.00	FA
12	IRA Charles Schwaab	3,000.00	0.00	0.00	FA
13	1998 Ford Escort	450.00	0.00	0.00	FA
14	1999 Ford F150	1,515.00	0.00	0.00	FA
15	tools	650.00	0.00	0.00	FA
Int	INTEREST (u)	Unknown	N/A	1.52	Unknown
16	Assets Totals (Excluding unknown values)	\$173,965.00	\$92,832.05	\$90,201.52	\$0.00

Major Activities Affecting Case Closing:

On 11/20/2008, an order was entered authorizing the employment of Remax Great American to market and sell debtor's real estate.

Initial Projected Date Of Final Report (TFR): June 15, 2009

Current Projected Date Of Final Report (TFR): May 10, 2010

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-27250

Case Name: BOYER, JO ANN
BOYER, BRUCE

Taxpayer ID #: **-***5123

Period Ending: 12/12/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****23-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/13/09		Ticor Title Insurance	proceeds from sale of real estate		2,621.99		2,621.99
	{1}		proceeds of sale 90,200.00	1110-000			2,621.99
			homestead exemption -25,000.00	8100-002			2,621.99
			payment of mortgage lien -51,989.69	4110-000			2,621.99
			broker fees -5,412.00	3510-000			2,621.99
			real estate taxes -3,610.53	2820-000			2,621.99
			closing costs -1,565.79	2500-000			2,621.99
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.04		2,622.03
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		2,622.13
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		2,622.23
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,622.34
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,622.45
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.10		2,622.55
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.09		2,622.64
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.11		2,622.75
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.06		2,622.81
04/20/10		Wire out to BNYM account 9200*****2365	Wire out to BNYM account 9200*****2365	9999-000	-2,622.81		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-2,622.81	0.00	
Subtotal	2,622.81	0.00	
Less: Payments to Debtors		25,000.00	
NET Receipts / Disbursements	\$2,622.81	\$-25,000.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-27250

Case Name: BOYER, JO ANN
BOYER, BRUCE

Taxpayer ID #: **-***5123

Period Ending: 12/12/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****23-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****2365	Wire in from JPMorgan Chase Bank, N.A. account *****2365	9999-000	2,622.81		2,622.81
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.05		2,622.86
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.16		2,623.02
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.15		2,623.17
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.15		2,623.32
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.16		2,623.48
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,623.50
10/22/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.01		2,623.51
10/22/10		To Account #9200*****2366		9999-000		2,623.51	0.00

ACCOUNT TOTALS	2,623.51	2,623.51	\$0.00
Less: Bank Transfers	2,622.81	2,623.51	
Subtotal	0.70	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.70	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-27250

Case Name: BOYER, JO ANN
BOYER, BRUCE

Taxpayer ID #: **-***5123

Period Ending: 12/12/10

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****23-66 - Checking Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/22/10		From Account #9200*****2365		9999-000	2,623.51		2,623.51
10/22/10	101	JOSEPH R. VOILAND	Dividend paid 100.00% on \$1,000.00, Trustee Compensation; Reference:	2100-000		1,000.00	1,623.51
10/22/10	102	JOSEPH R. VOILAND	Dividend paid 100.00% on \$146.88, Trustee Expenses; Reference:	2200-000		146.88	1,476.63
10/22/10	103	Chase Bank USA, N.A.	Dividend paid 1.65% on \$35,577.15; Claim# 2; Final distribution	7100-000		589.20	887.43
10/22/10	104	PYOD LLC its successors and assigns as assignee of	Dividend paid 1.65% on \$18,817.78; Claim# 3; Final distribution	7100-000		311.64	575.79
10/22/10	105	PYOD LLC its successors and assigns as assignee of	Dividend paid 1.65% on \$19,677.75; Claim# 4; Final distribution	7100-000		325.88	249.91
10/22/10	106	Chase Bank USA, N.A.	Dividend paid 1.65% on \$1,432.84; Claim# 5; Final distribution	7100-000		23.73	226.18
10/22/10	107	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 1.65% on \$13,657.46; Claim# 6; Final distribution	7100-000		226.18	0.00

ACCOUNT TOTALS	2,623.51	2,623.51	\$0.00
Less: Bank Transfers	2,623.51	0.00	
Subtotal	0.00	2,623.51	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$2,623.51	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****23-65	2,622.81	-25,000.00	0.00
MMA # 9200-*****23-65	0.70	0.00	0.00
Checking # 9200-*****23-66	0.00	2,623.51	0.00
	\$2,623.51	\$2,623.51	\$0.00